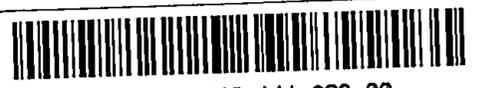


Recording Requested By:
HSBC Finance Corporation



20260330000091310 1/1 \$23.00
Shelby Cnty Judge of Probate, AL
03/30/2026 01:31:42 PM FILED/CERT

When Recorded Return To:

Attn: Mortgage Servicing
HSBC FINANCE CORPORATION
PO BOX 2536
BUFFALO, NY 14240-9961

RELEASE OF MORTGAGE

HSBC CML#: 01437100100088 "RAKES" Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS, that HSBC FINANCE CORPORATION, SUCCESSOR BY MERGER TO HOUSEHOLD FINANCE CORPORATION OF ALABAMA, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by P. TIMOTHY RAKES and DEBRA K. RAKES, husband and wife, J/T/R/S to secure payment of the principal sum of \$375,312.10 plus interest, originally to MBNA AMERICA (DELAWARE), N.A., in the County of Shelby, and the State of Alabama, Dated: 11-16-2001 Recorded: 12-06-2001 as Instrument No. 2001-53126, Book/Reel/Liber N/A, Page/Folio N/A, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

HSBC FINANCE CORPORATION, SUCCESSOR BY MERGER TO HOUSEHOLD FINANCE CORPORATION OF ALABAMA
On 3/20/26

By: Joelene Wolf
JOELENE WOLF, Vice President

STATE OF New York
COUNTY OF Erie

On the 20 day of March in the year 2026 before me, the undersigned, personally appeared JOELENE WOLF, Vice President of HSBC FINANCE CORPORATION, SUCCESSOR BY MERGER TO HOUSEHOLD FINANCE CORPORATION OF ALABAMA, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

Monica Rauth
Monica Rauth
Notary Public State of New York
Notary Expires: 12/27/2026 #01RA6445678
Qualified in Erie County

MONICA RAUTH
No. 01RA6445678
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 12/27/2026

Prepared By: Joelene Wolf, HSBC Finance Corporation 2nd FL MMOG, 239 Van Rensselaer St Buffalo, NY, 14210
866-801-6180